Certificate Number: 14424-PAW-DE-034986224

Bankruptcy Case Number: 20-22760



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 15, 2020, at 1:25 o'clock PM EDT, Melissa A Hoffman completed a course on personal financial management given by internet by BK Class Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 15, 2020 By: /s/Mabelyn Ramirez

Name: Mabelyn Ramirez

Title: <u>Instructor</u>